

# Claims

- [c1] 1. A method comprising: a law firm having at least one first account; the law firm using at least one second account with a financial institution to pay out-of-pocket costs incurred for clients of the law firm, wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm; and the law firm billing at least some of the law firm clients for costs associated with using the second account to pay out-of-pocket costs for the clients.
- [c2] 2. A method according to claim 1 further wherein the first account is a checking account.
- [c3] 3. A method according to claim 1 further wherein the second account is a checking account.
- [c4] 4. A method according to claim 1 further wherein the out-of-pocket cost is a payment to a government patent and trademark office.
- [c5] 5. A method comprising: a law firm having at least one first account; the law firm using at least one second account with a financial institution to pay out-of-pocket costs incurred for clients of the law firm, wherein the second account is funded with a loan to pay out-of-pocket costs for clients of the law firm; and the law firm billing at least some of the law firm clients for costs

associated with the loan used to fund the second account.

[c6] 6. A method comprising: a law firm having at least one first account; the law firm using the first account to pay selected out-of-pocket expenses incurred for clients of the law firm; the law firm using at least one second account with a financial institution to pay other out-of-pocket costs incurred for clients of the law firm, wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm; and the law firm billing at least some of the law firm clients for costs associated with using the second account to pay out-of-pocket costs for the clients.

[c7] 7. A method according to claim 6 wherein the selected out-of-pocket expenses are selected based on the client for which the expense is being paid.

[c8] 8. A method according to claim 6 wherein the selected out-of-pocket expense is selected based on an attribute of the out-of-pocket expense.

[c9] 9. A method comprising: a law firm having at least one first account; the law firm using the first account to pay selected out-of-pocket expenses incurred for clients of the law firm; the law firm using at least one second account with a financial institution to pay to pay other out-of-pocket costs incurred for clients of the law firm, wherein the second account is funded with a loan from

a party independent of the law firm used to pay out-of-pocket costs for clients of the law firm; and the law firm billing at least some of the law firm clients for costs associated with the loan used to fund the second account.

[c10] 10. A method according to claim 9 wherein the selected out-of-pocket expenses are selected based on the client for which the expense is being paid.

[c11] 11. A method according to claim 9 wherein the selected out-of-pocket expense is selected based on an attribute of the out-of-pocket expense.

[c12] 12. A method comprising: a law firm having at least one first account; the law firm using at least one second account with a financial institution to pay out-of-pocket costs incurred for clients of the law firm, wherein the second account is maintained at least in part to pay out-of-pocket costs for clients of the law firm; and the law firm billing at least some of the law firm clients for costs associated with using the second account to pay out-of-pocket costs for the clients.

[c13] 13. A method comprising: a law firm having at least one first account; the law firm using at least one second account with a financial institution to pay out-of-pocket costs incurred for clients of the law firm, wherein the second account is funded at least in part with a loan from a party independent of the law firm; and the

law firm billing at least some of the law firm clients for costs associated with the loan used to fund the second account.

[c14] 14. A method comprising: a law firm having at least one first account; the law firm using the first account to pay selected out-of-pocket expenses incurred for clients of the law firm; the law firm using at least one second account with a financial institution to pay other out-of-pocket costs incurred for clients of the law firm, wherein the second account is maintained at least in part to pay out-of-pocket costs for clients of the law firm; and the law firm billing at least some of the law firm clients for costs associated with using the second account to pay out-of-pocket costs for the clients.

[c15] 15. A method according to claim 14 wherein the selected out-of-pocket expenses are selected based on the client for which the expense is being paid.

[c16] 16. A method according to claim 14 wherein the selected out-of-pocket expense is selected based on an attribute of the out-of-pocket expense.

[c17] 17. A method comprising: a law firm having at least one first account; the law firm using the first account to pay selected out-of-pocket expenses incurred for clients of the law firm; the law firm using at least one second account with a financial institution to pay to pay other out-of-pocket costs incurred for clients of the

law firm, wherein the second account is funded at least in part with a loan from a party independent of the law firm; and the law firm billing at least some of the law firm clients for costs associated with the loan used to fund the second account.

- [c18] 18. A method according to claim 17 wherein the selected out-of-pocket expenses are selected based on the client for which the expense is being paid.
- [c19] 19. A method according to claim 17 wherein the selected out-of-pocket expense is selected based on an attribute of the out-of-pocket expense.
- [c20] 20. A method comprising: a law firm having at least one first account; and the law firm using at least one second account with a financial institution to pay out-of-pocket costs incurred for clients of the law firm, wherein the second account is maintained specifically to pay out-of-pocket costs for clients of the law firm.
- [c21] 21. A method comprising: a law firm having at least one first account; the law firm using the first account to pay selected out-of-pocket expenses incurred for clients of the law firm; the law firm using at least one second account with a financial institution to pay other out-of-pocket costs incurred for clients of the law firm; and the law firm billing at least some of the law firm clients for costs associated with using the second account to pay out-of-pocket costs for the clients.

- [c22] 22. A method according to claim 21 wherein the selected out-of-pocket expenses are selected based on the client for which the expense is being paid.
- [c23] 23. A method according to claim 21 wherein the selected out-of-pocket expense is selected based on an attribute of the out-of-pocket expense.
- [c24] 24. A method comprising: a law firm having at least one first account; the law firm using the first account to pay selected out-of-pocket expenses incurred for clients of the law firm; and the law firm using at least one second account with a financial institution to pay to pay other out-of-pocket costs incurred for clients of the law firm, wherein the second account is funded with a loan from a party independent of the law firm used to pay out-of-pocket costs for clients of the law firm.
- [c25] 25. A method according to claim 24 wherein the selected out-of-pocket expenses are selected based on the client for which the expense is being paid.
- [c26] 26. A method according to claim 24 wherein the selected out-of-pocket expense is selected based on an attribute of the out-of-pocket expense.
- [c27] 27. A method comprising: a law firm having at least one first account; the law firm using at least one second account with a financial institution to pay out-of-pocket costs incurred for clients

of the law firm, wherein the second account is maintained at least in part to pay out-of-pocket costs for clients of the law firm; and the law firm billing at least some of the law firm clients for costs associated with using the second account to pay out-of-pocket costs for the clients, wherein the costs for using the account are itemized for at least some of the out-of-pocket costs the second account is used to pay.

[c28] 28. A method comprising: a law firm having at least one first account; the law firm using at least one second account with a financial institution to pay out-of-pocket costs incurred for clients of the law firm, wherein the second account is funded at least in part with a loan from a party independent of the law firm; and the law firm billing at least some of the law firm clients for costs associated with the loan used to fund the second account, wherein the costs for using the account are itemized for at least some of the out-of-pocket costs the second account is used to pay.

[c29] 29. A method comprising: a law firm having at least one first account; the law firm using the first account to pay selected out-of-pocket expenses incurred for clients of the law firm; the law firm using at least one second account with a financial institution to pay other out-of-pocket costs incurred for clients of the law firm, wherein the second account is maintained at least in part to pay out-of-pocket costs for clients of the law firm; and the law

firm billing at least some of the law firm clients for costs associated with using the second account to pay out-of-pocket costs for the clients, wherein the costs for using the account are itemized for at least some of the out-of-pocket costs the second account is used to pay.

[c30] 30. A method according to claim 29 wherein the selected out-of-pocket expenses are selected based on the client for which the expense is being paid.

[c31] 31. A method according to claim 29 wherein the selected out-of-pocket expense is selected based on an attribute of the out-of-pocket expense.

[c32] 32. A method comprising: a law firm having at least one first account; the law firm using the first account to pay selected out-of-pocket expenses incurred for clients of the law firm; the law firm using at least one second account with a financial institution to pay to pay other out-of-pocket costs incurred for clients of the law firm, wherein the second account is funded at least in part with a loan from a party independent of the law firm; and the law firm billing at least some of the law firm clients for costs associated with the loan used to fund the second account, wherein the costs for using the account are itemized for at least some of the out-of-pocket costs the second account is used to pay.



- [c33] 33. A method according to claim 32 wherein the selected out-of-pocket expenses are selected based on the client for which the expense is being paid.
- [c34] 34. A method according to claim 32 wherein the selected out-of-pocket expense is selected based on an attribute of the out-of-pocket expense.
- [c35] 35. A method comprising: a law firm having at least one first account funded by the firm; the law firm using at least one second account funded by a party independent of the firm, wherein the second account is used at least in part to pay out-of-pocket costs for clients of the law firm; and the law firm billing at least some of the law firm clients for costs associated with using the second account to pay out-of-pocket costs for the clients.
- [c36] 36. A method comprising: a law firm having at least one first account; the law firm using at least one second account funded by a party independent of the firm, wherein the funds in the second account comprise a loan to pay out-of-pocket costs for clients of the law firm; and the law firm billing at least some of the law firm clients for costs associated with the loan used to fund the second account.
- [c37] 37. A method comprising: a law firm having at least one first account funded at least in part by the firm; the law firm using at least one second account funded by a party independent of the

firm, wherein the second account is used at least in part to pay out-of-pocket costs for clients of the law firm; and wherein there is a charge assessed in connection with the payment of out-of-pocket expenses from the second account and not in connection with the payment of out-pocket expenses from the first account.